

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/645,521	Confirmation No. : 8780
Filed	: August 22, 2003	
Applicant	: Ganesan, et al.	
Title	: Electronic Bill Presentment Via a Wide Area Communications Network	
TC/AU	: 4124	
Examiner	: Brian E. Fertig	
Docket No.	: 23952-0018	
Customer No.	: 72386	

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action mailed January 24, 2008, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that the all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.